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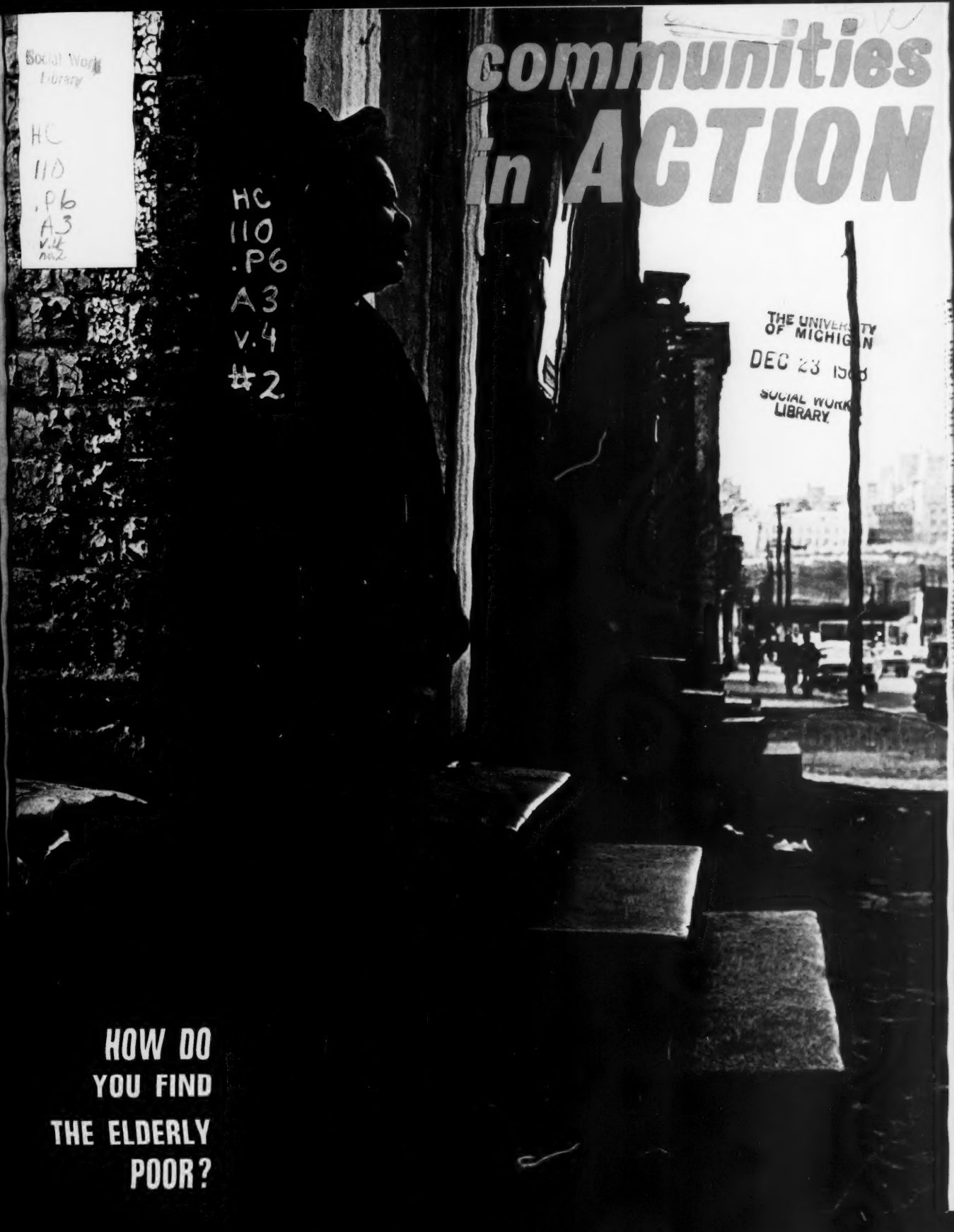

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communities in ACTION

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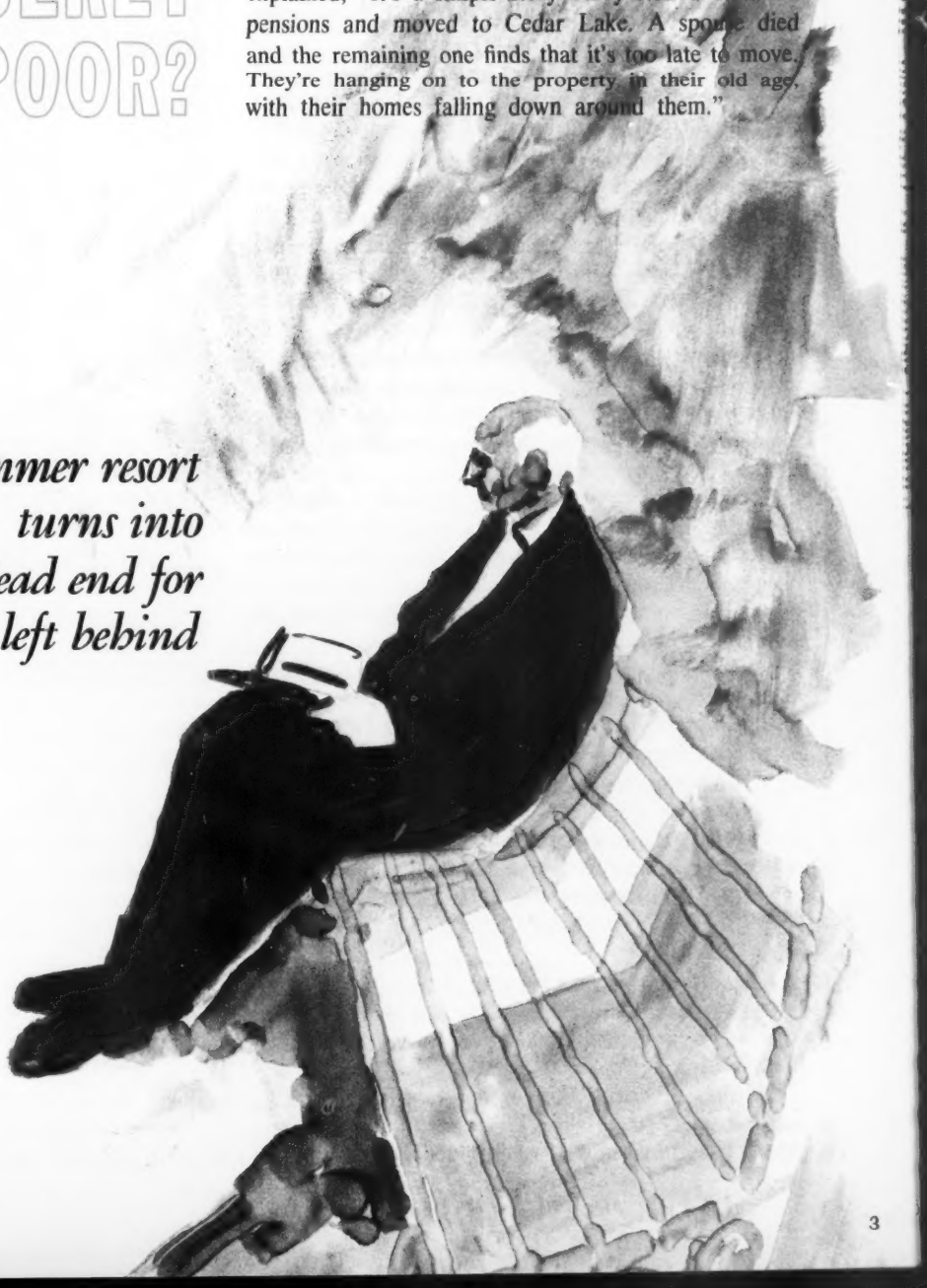
HOW DO YOU FIND THE ELDERLY POOR?

former summer resort turns into dead end for those left behind

Poverty can arrive unexpectedly, as it did for many of the elderly residents of Cedar Lake, Indiana. These people, now in their seventies and eighties, had summer homes around the lake years ago when it was a resort area.

As Frank Gell, a long-time resident and an aide working out of the Cedar Lake Opportunity Center explained, "It's a simple story—they retired on small pensions and moved to Cedar Lake. A spouse died and the remaining one finds that it's too late to move. They're hanging on to the property in their old age, with their homes falling down around them."



Mr. Gell's sympathetic understanding of this plight is being utilized by Project FIND, whose purpose is to locate and then aid the low-income elderly.

Project FIND (Friendless, Isolated, Needy, Disabled) is an OEO-funded demonstration project conducted by the National Council on Aging, New York, and is operating in 12 cities and towns through their Community Action Agencies.

It is a new concept wherein low-income elderly persons (over 55) are aided by their healthier, employable, equally low-income peers, who understand, probably better than a multitude of social workers and welfare agencies, the problems of the nation's seven and a half million elderly poor.

The Cedar Lake center houses FIND outreach workers as do four other neighborhod centers in East Chicago, Gary, Lake Ridge and Hammond. The FIND program is operated by the County's Community Action Agency, the Lake County Economic Opportunity Council in Hammond.

Cedar Lake is one small unincorporated community in Lake County, south of the industrial area where Gary's factories belch red and black billows into the overcast.

Some two decades ago Cedar Lake was a popular vacation spot boasting good swimming and fringed by attractive summer cottages. The years took their toll—the tourist grounds grew shabby—the water polluted. It was a vacation spot no longer.

Cottages closed up for winter received a new kind of "guest." Southern and Appalachian jobless families attracted to Chicago's factories found the summer places good cheap shelter. Later, many of the affluent owners saw the cottages and their winter occupants as good rent "business" throughout the year.

Another social group lived there as well. They were the middle-aged who sold their Chicago homes for a restful lakeside retirement. However, as with many post-65 citizens, they fell into the low-income bracket with small pensions eaten up by medical bills. As Gell said, a spouse would die and the survivor would live on in loneliness, miles from the big city.

With the advent of Community Action there, FIND aides under the supervision of a Team Captain are now seeking out the needy elderly. Mr. Gell is one such aide.

A kind-faced big man wearing glasses, he explained how he became involved. "Why did I join FIND? This was a program I could tie into every day and go home and think about at night.

"Before, we spent most of our time beer drinking and fishing. At that time I saw the crummy houses people lived in when we fished around the lake or went into the nearby countryside. These were the bad houses I was later to visit for FIND. I began to realize that the old people I rented boats from and bought bait from, subsisted on my pennies."

Mr. Gell's own history in Cedar Lake explains a lot about the community. As he said, "I saw Cedar Lake in 1923 and it was a pretty resort then. I bought property here and expected to get rich with it, but things didn't work out that way.

"There was influx of poor Southern people to the mills during the war," he explained. "And when there was no housing for them nearer the city they spilled over into Cedar Lake and moved into the summer homes for the winter. It was a cheap way to live here."

As an unincorporated community, Cedar Lake was overwhelmed by the unmet need for municipal maintenance.

Even today Cedar Lake must be seen in context to understand its problems. Located in a wooded rural section south of the flat industrial drabness in the northern part of the county, Cedar Lake contrasts sharply to its neighboring areas. The railroad tracks, telephone lines and highways connecting widely scattered towns and shopping centers have little relevance as means of transportation and communication for the elderly residents of Cedar Lake. They cannot afford cars, or cannot drive, and often do not own telephones.

Their isolation is evident even in the change of scenery from north to south within the county. After Hammond and East Chicago, dull urban centers which house the workers in the mills or those who travel the multi-lane tollway to Chicago every day, the highway passes expanses of cornfield interrupted by drive-ins, frozen custard stands, truck stops and billboards as it heads south.

The road to Cedar Lake is a secondary road which leaves the highway and then passes through a wooded section, occasionally broken by small fake-brick houses with dog pens attached or pickup trucks parked outside. As it enters town, it passes the defunct Adventist Welfare Center, the charred and collapsed remains of a teenage dance hall, and the thriving orange-colored drug store.

Project FIND is located in the Cedar Lake Opportunity Center's storefront headquarters, positioned in a lineup of one-story shops. Inside a small group of people worked cheerfully at tables and typewriters on a recent visit. A few answered telephones or chatted with visitors seated beside their desks. In the rear sat Mrs. Hazel Laguire, FIND Team Captain, a mother of three whose bronchitis-afflicted husband is a crane operator at the steel mill.

"If I didn't work at this job, we'd be living in

poverty all right," she said. She earns nearly two dollars an hour. "I've had all kinds of jobs, you name them —dishwasher in a restaurant, bar waitress, saleslady— but this one's different.

"I used to come home at the end of the day so dog-tired I could hardly eat. Now maybe I'm still tired but it's a different sort. I feel light as a feather when I do something for these old people around here."

The problems of Cedar Lake's elderly are varied, but always the result of isolation, even as they are in teeming urban areas: a lack of knowledge about earned or altered pension benefits, Medicare and its many coverages, even Social Security; poor health and serious disability; loneliness, depression and emotional illnesses; inability to reach distant or even nearby clinics, markets and social gatherings.

Sometimes the quandaries are insurmountable: even with public welfare department direction and facilities, the lack of cooperating groups or legislation hinders aid to the elderly poor. In one situation a local accredited agency to certify just the need for home health visits is nonexistent!

Many of the problems faced by the elderly poor in Cedar Lake are the problems shared by Mrs. S----, one of Mrs. Laguire's clients. On a recent visit to her home, Mrs. Laguire stopped first at her own bungalow where she went inside to grab big rubber boots in case she became mired in the mud or had to wade through standing pools of water to see her client. Then she headed for Mrs. S----'s residence, situated among dreary frame houses and summer cottages used now as permanent homes.

A dog barked viciously from behind somewhere and the air was damp. She picked her way through mud and dead grass to the screen door.

"Better take a breath of fresh air now, because you're not going to get any inside," Mrs. Laguire warned.

Where The Action Is

Project FIND operates in these 12 CAPs, employing elderly poor as Team Captains at $1.50 to $2 per hour for a full work week and Project Aides at the same salary for a 20 hour week:

Economic Opportunity Commission of Santa Cruz County, Inc., Watsonville, Calif.: 18 FIND employees

Suncoast Progress, Inc., St. Petersburg, Fla.: 46 FIND employees

Lake County Economic Opportuntiy Council, Hammond, Ind.: 34 FIND employees and 8 volunteers

The Cenla Community Action Committee, Inc., Alexandria, La.: 15 FIND employees and 25 volunteers

Oakland County Commission of Economic Opportunity, Pontiac, Mich.: 24 FIND employees

Green Hills Area Human Resources Development Corp., Milan, Mo.: 46 FIND employees

Northwest New Jersey Community Action Progress, Inc., Phillipsburg, N.J.: 24 FIND employees and 3 volunteers

Lower West Side Community Corporation, New York, N.Y.: 36 FIND employees

Muskogee County Community Action Foundation, Inc., Muskogee, Okla.: 32 FIND employees

Warren and Forest Counties Economic Opportunity Council, Inc., Warren, Pa.: 33 FIND employees and 24 volunteers

Southwestern Community Action Council, Inc., Hungtington, W. Va., 28 FIND employees

United Planning Organization, National Capital Area, Washington, D.C., 36 FIND employees.

TOTAL: 372 FIND employees over 55 years of age and 60 volunteers, who seek out and solve the unmet needs of the "invisible" poor — the Nation's elderly.

She knocked and from inside the dim screened porch a woman's suspicious voice asked who it was.

After affirming her identity, Mrs. Laguire was allowed entry by a bewhiskered woman, completely bowed over and wearing a soiled print housedress. The odor of urine was everywhere, along with the cats that created it. Almost every inch of the houses's interior seemed to be coated in grease. Piles of raggedy clothing, religious items, empty cans and jars were strewn about.

"Eh?" Mrs. S---- asked repeatedly when Mrs. Laguire tried to strike up a conversation, but she finally caught on and complained that Mrs. Laguire hadn't arrived in time that day to take her to cash her food stamps. She's learned about this money-saving device from the FIND people. Mrs. Laguire apologized and promised to do so tomorrow.

The plight of the woman came to the attention of Mrs. Laguire when the woman reluctantly found her way into town to replace long-broken glasses frames.

"The doctor gave her a $20 eye exam that just about broke her for the month, but she couldn't afford new lenses so he put the old ones in the new frames," Mrs. Laguire said. "He told us about her physical condition and I got right out here, but it took a lot of convincing to get in. And I'm sure she wouldn't be this way today if there'd been a Project FIND earlier."

Although FIND utilizes the resources and data of existing agencies—country, state and federal—aides often locate their clients through circumstances similar to this case, where they just happen to hear of a person previously uncontacted by other agencies.

"We got her application for Old Age Assistance, which she didn't know about. I'm the only person she lets in the house ever. She's going to take a lot of help," Mrs. Laguire sighed.

This specific case is not unique in the files of the Cedar Lake FIND agency, and it takes real dedication on the part of the aides to tackle the mountain of problems faced by the poor. Mrs. Laguire cited Mr. Gell to explain how she selected her aides.

"I knew what a good citizen Mr. Gell had been, and he really knows what's going on around here. Another aide, a woman, had worked actively in Planned Parenthood and then lost her husband. She was depressed and, well, ripe for Project FIND because it would get her mind off things. And my other aide had already been volunteering service at the center, and I asked him how he'd like to be paid to work for FIND."

Project FIND aides work a 20-hour week for $1.50 to $2 an hour, and Team Captains work a 40-hour week, or longer, for the same pay.

Commenting on the progress of the project, Mr. Gell said, "We're starting to get really good cooperation from the residents who are better off. Some groups like the property owners association or the businessmen's association object to us as busybodies. But the Methodist Church has lent a hand; same for the Cedar Lake Civic Club. Speaking of the Civic Club, they organized a patrol unit for the lake which was gaining a reputation for summer drownings, now that there are no life guards. They assumed responsibility and I say that any group with power like that could also go far for us."

A lady from that club sponsored a holiday party for elderlies and that sparked the foundation of a senior citizens club "for these people that go on day in and day out without ever seeing anybody, virtually."

This same isolation that exists in Cedar Lake also exists with a different mien among the elderly poor in urban East Chicago, an area of steel mills, soot-stained concrete, railroad tracks, and a cultural mix of Spanish, Negro, Polish and Germans.

Here also is a Project FIND operating out of the little East Chicago Opportunity Center. One of the aides is Mrs. Anne Fernandez, a Puerto Rican housewife with two sons, whose "second language," Spanish, is an "invaluable asset."

One of Mrs. Fernandez's clients is 80-year-old Mrs. Concepcion Alvarez, who for 12 years has been the widow of a steelworker and who now sits in arthritic loneliness day after day, except for occasional visits by a faithful Spanish-speaking neighbor and this FIND aide.

In Mrs. Alvarez's livingroom, the silence on a recent visit was broken by an occasional distant factory whistle or by the panicked chirp of a sparrow fluttering in through the hole above her door. Mice ran for cover in the kitchen where a gas stove burner was turned up a foot high to provide warmth.

Stout, kindly Mrs. Alvarez speaks no English and has one married son in Gary. She receives $73 a month in Social Security payments and $7 a month from the Department of Public Welfare, but no pension. Mrs. Alvarez, who welcomed the aide with an attempted gesture of her cane was seated where she always sits, on an overstuffed couch with a yellow bird jumping about in a windowsill cage behind her head.

FIND had located the gas heater that now hummed in her livingroom. The room was crammed with bright plastic flowers and religious emblems and prints, and the coffee table was adorned with a crocheted coverlet she had made.

"She says that if someone would come to fetch her crocheted items, she could sell them," interpreted Mrs. Fernandez. "I'd like to see our Project FIND take on this sort of thing.

"We found out about her," explained Mrs. Fernandez, "when she answered our FIND questionnaire and pleaded for help for a foot injury which had made it impossible for her to get out for aid. She doesn't have a phone and I don't know how we ever would have heard of her otherwise.

"When we got here there was absolutely no heat and it was below freezing. Her water pipes were frozen, and her broken windows were coverd with cardboard. This is a condemned apartment you know," she said. A couple of FIND men bought window glass at a discount store and repaired her windows for her. And Mrs. Fernandez arranged a Medicare-financed eye operation for the cataract sufferer to be performed in the near future.

When Mrs. Fernandez paid the initial visit, Mrs. Alvarez didn't think FIND could be any different than any other welfare agency.

"After all, she hadn't seen her DPW caseworker in two years and had no idea who was paying her rent," said Mrs. Fernandez.

"However, whoever was charging rent isn't doing so any longer," she continued. She explained that since the building was due for razing, rental payments were no longer required, "which leaves a little extra money for groceries." The Mexican-born woman, who came to Indiana a quarter of a century ago, copes with a kitchen and bathroom which both revealed dilapidated walls losing their plaster. Shower curtains didn't grace the bathtub, but were draped across the ceiling to keep the rain out.

The route back to the FIND center from Mrs. Alvarez's house passed through blocks of factories and bumped over rail crossings. At the center, Team Captain Mrs. Mary Etta Johnson took time to describe East Chicago's problems concerning the elderly poor.

"For one thing, there's so much common law going on here that two wives may be drawing pensions from one husband, who himself is old," she said.

"And pensions just don't pay enough. I know of an old woman getting a $21 food order from the Township Trustee, drawing $68 from Social Security and paying $60 for rent. So we refer these kind of folks to churches and the Salvation Army for clothing. In fact, most all the folks I know wear used clothing and shoes."

She went on, "It's hard to win the middle-class action here. At my St. Joseph's College sociology class, the teacher asked why I think the middle class doesn't help out. I said that it's probably because they don't want to see the pain they had to endure when they were poor. They don't want to look back." She was

referring primarily to the middle-income Negro community "Look at the FIND in Lake Ridge where it's mostly white. They have community activities going on for the elderly," she lamented.

"But we do get cooperation from some agencies. We feel we can call on the Lions Club since we did so for our other CAP projects. And some Catholic family services refer the poor to stores where they can get boots and winter clothes. Catherine House teaches English to the Spanish-speaking people. And the local library has books in large print for those who don't see well.

"But, I'll tell you," she emphasized, "prior to Project FIND these groups weren't helping the old people much at all."

In another facet of its work, FIND uncovers need for legislation for the aged.

"There's going to have to be housing provided, or they're not going to survive. There is rental rate discrimination between the old and the young," she said.

Mrs. Johnson's aides sat around a table in the background and discussed the week's visits. She meets with them weekly and is in contact with them daily.

"You see, current programs set up to help the aged are just not doing the job. Take the increase in Social Security benefits—that's fine, but as a result the welfare check goes down right away," she objected, referring to the process of welfare payments adjusted, proportionately to income levels.

"And so many people have to retire before they reach 65 and consequently suffer the lack of payments given those who are eligible for Old Age Assistance at 65. That law should be revised."

She finished, "We're trying now to reach these people through the pastors whose churches attract them. I think the churches are our ace in the hole."

It was time for lunch in a cafe down the street, but aides Mrs. Annie Hunter, a 62-year-old widow, and Mrs. Eleanor Brown, a 54-year-old widow, were anxious to talk. They agreed that since they went to work as FIND aides, their daily lives were far more active.

"Everything is better—my outlook, my health—and I sleep well, can you believe that?" asked Mrs. Hunter, whose late husband was a State Representative and knew his constituents well, thus making door-to-door contact for his widow much simpler.

Mrs. Brown, whose health "went bad worrying about the husband" before his death, said, "I enjoy working with my peer group, yes. They're an inspiration for me to work harder. I see so many who are so much worse off than I."

The attitude of these aides was similar to the enthusiasm voiced by Project FIND Director Mrs. Lu Stover, who supervises the county's 26 aides and five Team Captains. Mrs. Stover is the attractive, gray-haired wife of a major oil company supervisor and mother of three, with an extensive background as a teacher, home economist, student dean and consumer educator. She has home economics degrees from the University of Illinois and Purdue University.

In her low-key, comfortable midwestern manner, she runs a lively Project FIND, constantly receiving news and developments from her Team Captains and aides in the field, with whom she is in almost daily contact from her office in the one-time convalescent home that houses the Lake County CAP.

Her work so occupies her thoughts that she doesn't weary of the apparent social-action sluggishness and physical ugliness of the region. She epitomizes the

patience of a nurse or teacher, and her definite opinions, plans and ideas, although delivered quietly, nevertheless reveal an intimate knowledge of her county.

She first explained the particular problems this county faces:

—"There's an incredible split within this county. The northern section is highly urban and industrial; the southern section is rural, largely unincorporated, with no services to the poor of any age prior to OEO's CAP program.

—"Through OEO, ECHO and lawyers, East Chicago is pushing new housing and pinning down the mayor and Purdue redevelopment. But there's so little interest in that town. The only thing they have there worthwhile is the Visiting Nurses Association.

—"Communication between professional social workers and the poor is difficult and often nonexistent; and, sadly, I know of cruel treatment by hardened pros toward the aged poor."

However, her discussion of the problems was followed by enthusiastic comments about FIND's strengths and progress:

—"We hired aides who really needed the jobs, and had the lowest incomes, like the 59-year-old crippled lady with a sick 79-year-old husband.

—"Our elderly aides conduct the initial searches for the poor, unlike other Project FINDs where the younger workers do this first.

—"The private sector is coming around. The Hammond Kiwanis service committee chairman offered last month to set up an entire elderlies' program. I get a great deal of help from the head of the Purdue University cooperative extension service subcontracted to OEO.

—"The school board will allow the elderly to attend sports and entertainment events free. The churches are pretty good, though many faiths don't allow card playing on their premises, which the aged enjoy."

Mrs. Stover concluded with several important areas for new legislation and needed changes:

—"I would like to see Lake County have an independent homemaker service to tie in with the different government departments, rather than one service run by one department.

—"We need much quicker certification of these people so they can receive their food stamps. And transportation to the food stamp office and the market is awful for them after they do receive certification. Over one half of those eligible for stamps can't use them for various reasons. They're also afraid to go to food stamp centers because of crime.

—"The Indiana State ruling allows at best two to three months waiting period for approval of old age assistance certification. This will have to be changed on the State level so self-certification is legal.

"The time gap between the time of disability of working people and the time their Social Security becomes operative leaves them to fall into the ranks of the poor. Here is a need for new legislation."

The day of visiting had been a long one. The lined faces of the elderly clients were, in turn, pleasant, cranky, feeble, and courageous. The same lined faces were reflected in the post-55-year-old FIND outreach workers who know better than anyone else where to locate their peers, how to approach them, and what their needs are.

And, most of all, they know the frustration and eventual resignation that comes from being forgotten.

Joanne Schwebler

'It's Hard To Tell
Who Benefits Most
From The Program—
The Grannies,
Or The Children'

Love-In at Los Lunas

The child in the wheelchair twisted in his blanket to look at the whitehaired woman behind him, and then looked back at us, straight black hair falling across the queerly-set, dark eyes.

"Granny," he said clearly, a small hand reaching toward hers. The woman patted his head lovingly, murmuring to him as we walked on.

The scene was the grounds of the Los Lunas State Hospital 20 miles south of Albuquerque, home of 557 of New Mexico's mentally and physically retarded citizens, both adults and children. The hospital nestles in the beautiful high Rio Grande Valley, ringed by snow-capped mountains.

Nancy Weaver, Albuquerque housewife-teacher and nutrition consultant to OEO, had driven down with me to see the Los Lunas Foster Grandparents program in operation. It has been called one of the best in the nation by experts on the aging.

"But it's hard to tell who benefits most from the program—the Grannies, or the children," Gilbert Baca was telling us a few minutes later in the snack bar. "The whole program has become a love-in."

Baca, softspoken young (28) director of the Foster Grandparents program, holds a graduate degree from Loyola University and served as a social worker for the Army in Germany. More important, however, is the fact that he is a native of the nearby village of Belen, and grew up in this poverty-stricken rural area.

The Foster Grandparents program was funded by OEO in June 1967, and got underway in August only after some intensive recruiting for "Grannies" among the superstitious, semi-literate elderly poor.

"Most of the people here knew nothing about physical and mental retardation," Baca explains. "Some of them thought the patients were victims of witches, of the evil eye. They had always shunned the hospital, and critics said the older people would never work here."

A preliminary survey had shown that the area had approximately 1,000 elderly men and women receiving welfare aid who could conceivably qualify for the 75 Foster Grandparent posts. They had to be over 60, in good health, and with an annual income of $2,000 or less if married, $1,600 if widowed or single.

With the aid of the Mid-Rio Grande Valley Community Action Program and its director, Jesus Sanchez, and with the wholehearted backing of the hospital administrator, Roger D. Adams, Baca set out to find his first 15 Grannies.

"At first the elderly people were very suspicious. When I mentioned the hospital, they would just look at me and shake their heads," he recalls. "Then the word got around that we would be paying $1.40 per hour for 20 hours a week, and some of the more courageous began to come to the hospital."

The first group of Grannies proved a resounding success.

"We gave them three days of orientation—physical examinations, tours of the wards, training films on retardation and mental and physcial therapy," says Baca. "Then we turned them loose."

The Grannies, both male and female, each "adopted" two children. They came to the hospital at 10 each morning, worked two hours with the first child, lunched, then worked two hours with the second child, leaving the grounds at 2:30 p.m.

They worked with, fussed over, children in varying degrees of retardation and deformity. There were hydrocephalics, mongoloids, a child with a rare disease which clouds his brain and makes him look like a wrinkled-up little old man.

The new income meant new self-respect for the Grannies. But gradually, the job itself came to mean even more. They fed the children, played with them, took them on walks, patiently coaxed them to talk and

to play simple games. The Grannies were needed, they were loved.

"The biggest change here was love," says Baca. "The children learned to love their Grannies; they cried for them. The Grannies began to love the children; before long, they were coming back here on weekends, on their own time, just to be with the youngsters."

Outside the hospital, the Grannies took care of the recruiting problem. In three weeks Baca was swamped with applications for Granny posts, and new candidates kept coming. Sixty-three of the 75 slots were filled by December.

"We have a long waiting list now, and can afford to pick our Grannies carefully," Baca told us in late January. "And we have had to let only one of the original group go. He was in poor health, and got worse, and he agreed with us that he was physically unable to continue doing the work, but he hated to leave."

We watched a sweetfaced Spanish-American "Granny" come into the snack bar with one of "her" children, and buy him a candy bar. "They're always doing that—spending their own money for treats for their children," Baca said.

We strolled through the dorms, and stopped to watch Mrs. Effie Moore of Belen feed her two children. One was Donna, a beautiful little two-and-a-half-year-old moppet with dark curly hair, wasted limbs, and a tumor on the spine. The other was Abel Chavez, a 9-year-old hydrocephalic with the great twisted head and tiny useless body twisting ceaselessly in his crib.

"See how my pretty Donna feeds herself!" Mrs. Moore told us proudly, pointing to the tray on the high chair. Donna smiled, Abel made a throaty sound, and Mrs. Moore leaned down to spoon another bite of food into his mouth, crooning to him.

"It's amazing how even the most retarded ones are affected by all that attention," Baca told us as we moved on down the ward. "They gain weight, have more appetite, try to talk more since the Grannies came."

We met Mrs. Tillie Silva, 64, and Eliseo Salazar, 77, as they fed "their" children Georgia and Phyllis, Morgan and Daniel.

In the ward cafeteria where the Grannies took their lunch break, we met more of the foster grandparents and listened to them as they recounted the latest achievements of their charges. They sounded like proud grandparents anywhere.

Baca told us about one of the men, a handsome Spanish-American in his late 60's. "Believe it or not, he was once the town drunk—but he hasn't touched a drop since he got a job as a Granny!"

He told us about the Halloween parade and the Granny float that won first prize, and the gaily-wrapped Granny gifts that appeared in the children's cribs at Christmas time. He told us how, when they got snowed in and the bus couldn't go to pick up Grannies, some of the Grannies walked all the way to the hospital. Others formed a car pool.

Later, as we were leaving, we met Jessie Harmon, one of the original Grannies. She is a small, vivacious woman, a widow who lives alone in an old home in Los Lunas. Her children have grown up, married, and moved away. She paints, and she used to be a newspaper reporter for the Scripps-Howard chain.

Jessie grew up in Central Texas, and she was eager for news from home. We chatted about Texas, and about newspaper work.

"You're doing the same thing I did," Jessie told me. "You're a widow, working your head off to educate the children. Maybe, when they're all grown up and gone, you'll do the same thing I did—look for a place like this, where you're loved and needed again. There's plenty of love here, love spilling over."

She was right. I could think of a lot of worse things than being a Foster Grandparent at Los Lunas.

BETTY MCNABB
Information Specialist
Southwest Region

CAP NEWSLINE

CONSUMER ACTION

HOW TO DESIGN A CONSUMER ACTION PROGRAM

If the poor consumer had only one problem or if the complex of his difficulties had one root cause, designing a consumer action program would be easy. But his problems are legion and linked in a continual and constant cause and effect chain. Programs designed to meet the whole consumer problem must go beyond the traditional concept of consumer education. While such a program might well teach poor people about relative values and bargain areas, solve their credit problems, or furnish legal assistance, it must also provide the setting in which poor consumers can join together and work creatively toward solving their common economic problems.

OEO's position is that whatever permanent and important gains the disadvantaged consumer makes must ultimately be effected through his own efforts and his own development. Action to help low-income consumers must be planned around issues of real and immediate concern to residents of the neighborhood. If the poor are to accept and utilize these actions, they should be heavily involved with and committed to them. Consumer action must be preceded by the organization of individuals into consumer groups under indigenous leadership which must be trained to help residents cooperate in the solution of their own consumer problems.

The major thrust of the OEO Community Action Program is to help the disadvantaged consumer work cooperatively to build choice into the market places of the community. In some cases it may be possible, through effective concerted action, to get existing institutions to change. In other instances, it may be necessary to seek to bring new institutions into the community, to provide services or products not available or to create competition that will produce choices and force down artificially high prices. Only if the poor can be helped to create their own choices will the cycle of poverty be broken.

Consumer action, properly implemented, can create consumer sophistication, and develop credit facilities, and provided needed services. It can lead to the development of new economic institutions owned and controlled by those they serve and residents will acquire the skills and financial capabilities to develop their communities.

For many communities it is impossible to mount a comprehensive program at the outset. A program might, for example, begin with a credit union, adding to it other services that, together, will become a viable economic force in the community. The essence of comprehensive planning is to link each element so that its existence extends and strengthens the others.

The following are several "building bricks" which OEO has found necessary in its consumer action programs:

1. Consumer Education. Consumer education through classroom approach has not generally proven as successful as the learn-by-doing methods such as comparison shopping tours, surveys to collect information and pinpoint specific problems, buying fairs, buying clubs, consumer discussion groups, and similar activities.

2. Low-Cost Credit Facilities. There may be in the neighborhood existing financial institutions equipped to provide low-cost credit, whose cooperation should be sought and enlisted in any comprehensive consumer program. This may be accomplished through a credit or advisory committee that could convince the lending institution to tailor its services to the low-income consumer. An important part of such a program should be an imaginatively planned effort to familiarize residents with the services offered and to help them overcome the fear and distrust commonly felt toward commercial financial institutions. The incorporation into a neighborhood consumer program of such private institutional services could well help to reestablish the local branch bank as a true resource directed to stimulating economic growth in depressed areas.

Another source of low-cost credit is the credit union, a form of cooperative which may be chartered under Federal or state law and organized by people having a common bond who pool their savings to create a fund from which members can borrow. The maximum interest charges of one per cent per month help support the operating cost and provide dividends distributed among members according to their savings. The rules which held that members of a credit union had to be fellow employees associated in some common enterprise have been relaxed to permit the organization of credit unions on an area, neighborhood, or community basis, or by a group whose common bond is participation in a Community Action Program, thus enabling communities to provide an important source of credit assistance to the low-income residents of its target areas.

3. Debt Consolidation and Pro-Rating. Through debt consolidation families which have over-extended themselves can ease the burden by borrowing enough money to liquidate their debts at a low monthly rate. This service, however, is contingent upon credit facilities in the community and can provide funds to pay off previous debtors and finance repayment over a long period of time.

A service which does not require loan captial is pro-rating whereby the pro-rating agency contacts creditors of an over-extended debtor, securing from each an agreement to extend the life of the loan, without additional interest or penalty, as the best chance of recovering anything. This reduces the cost of each payment. After getting the total amount of weekly or monthly payments down to a figure the debtor can handle, the agency then acts as agent for the creditors, collecting the periodic payment and dividing it according to pre-arrangement among them.

4. Family Financial Planning. This counseling service, designed to help poor families in money management, budgeting, planning and other financial matters, will not be effective unless it is related to other elements of a consumer program. The advantage of having credit available is substantially enhanced if families are helped to use that credit wisely.

5. Legal Services. Legal advice and protection comprise the low-income consumer's major protection against fraudulent and deceptive practices, wage garnishment actions, wrongful eviction and other consumer-related problems. The legal component of a consumer program is also an additional resource for education of the poor on consumer problems.

Because it is not essential nor always possible for OEO to fund a separate legal service component of a consumer program, if a Neighborhood Legal Service component is already in operation in the area, arrangements should be made to link it to the consumer program. If such services are not available, local bar associations have quite often been persuaded to provide this service.

ASSISTANCE FOR CONSUMER ACTION PROGRAMS

There may be in your community consumer agencies that can be of assistance in setting up consumer action programs.

You may secure such information from Mr. Jacob Clayman, President, Consumer Federation of America, 815 16th Street, N.W., Washington, D.C. 20006 (393-5581) or Mrs. Sarah Newman, General Secretary, National Consumer League, 1029 Vermont Avenue, N.W., Washington, D.C. 20005. (387-4332). Government contacts include David Schoenfeld, President's Committee on Consumer Interests, Executive Office Building, Washington, D.C. 20506 (395-3316) or Caroline Ramsay, Office of Economic Opportunity, 1200 19th Street, N.W., Washington, D.C. 20506 (382-2352).

Two groups which can provide valuable advice on consumer projects are the Cooperative League of U.S.A. and Credit Union National Association. The contact at the Co-op League, George Cerney, can be reached at 59 East Van Buren Street, Chicago, Illinois 60605 (922-0730) and the CUNA contract, Peter Brehm, at 1617 Sherman Avenue, Madison, Wisconsin 5370 (244-2721).

Finally, the Consumer Union in Mount Vernon, New York, publishes **Consumer Reports**, which describes competing brands of consumer goods and has articles on economics, health, medicine, and governmental and business developments affecting consumers. The Union also will mail free a 30-minute 16 millimeter sound film, **Consumers Want to Know.** They can supply or suggest speakers for consumer meetings and make suggestions on content of consumer education programs, exhibits and sources of information on specific topics of consumer interest. A monthly news column, **Getting Your Money's Worth,** is free to non-profit publications. Contact Jim Mendenhall at the Union, 256 Washington Street, Mount Vernon, New York.

CONSUMERS WITHOUT CHOICE—The Poor

One of the hallmarks of American life is the virtually limitless freedom of choice available for most educated, healthy individuals of average income. This is not true for the poor. If you were born into a rural sharecropper's family, an urban ghetto, or a migrant farmworker environment; if you have had inadequate education, job training, and work experience; if racial or ethnic intolerance impede your progress, then your choice of residence, livelihood, and consumption are severely limited.

The deterioration and undesirability of the areas in which the vast majority of the poor are concentrated contribute to a narrowing of their alternatives. These neighborhoods are not attractive to most merchandisers, due to higher insurance costs, a higher incidence of vandalism, inadequate police protection, and the insolvency of the potential trade.

Those who are willing to serve the low-income areas range from the honest storekeeper who runs a small business with a low margin of profit to the unscrupulous peddlers and credit sharks offering shoddy goods whose mark-up frequently runs one hundred per cent.

In short, modern competitive marketing facilities are not part of the ghetto economy; rather, there is a continuation of the choiceless poverty where the poor pay more for almost everything they buy than do their more affluent neighbors.

The basic problems of the disadvantaged consumers are:

1. Low income. Lack of cash hampers the ability to shop where money could be saved and good value received. Often funds are so limited that the low-income consumers are unable to make cash purchases except in small, uneconomical quantities.

2. Lack of low-cost credit. Although the poor consumer does not qualify for low-cost loans because most banks regard him as a serious risk, credit for borrowing is readily available to the employed poor—but at high rates. His

sources for installment purchase credit are local merchants whose charges normally total at least thirty per cent per year. The typical installment seller quickly discounts the note to a finance company or bank, which means that under most state laws the buyer must continue to pay even if the merchandise is never delivered or does not live up to warranty. His only resource is to bring suit against the seller, a remedy which for most people is no remedy at all.

High cost credit sources are a serious drain on his limited income, frequently pushing him to a point where he cannot meet his obligations and winds up with his salary garnished. When this happens he is in danger of losing his job and becoming another candidate for welfare.

3. Inadequate Transportation. Public transportation is often inadequate in slums and non-existent in rural areas. Furthermore, it can prove too expensive for the welfare recipient. Too, the expenses of baby-sitters may off-set the savings of downtown shopping and day-care centers are often too far away. In addition, many poor are reluctant to shop in downtown stores where they feel out of place.

Through television and radio, low-income consumers are well aware of better buys, better quality, and better shopping areas. But the odds are that savings realized in buying bargains will be expended in making the trip to purchase them.

For the poor person who wishes to own a car there are the additional problems of inadequate or overly-costly repair services and auto insurance premiums—if insurance is available at all. These can be crippling handicaps when maintaining a job.

4. Lack of Information. The poor often lack information about the true cost of credit, the real burden of carrying charges, the actual values of articles for sale, and their legal rights to protection from unscrupulous businessmen. In addition, some need help in budgeting family finance.

5. Fraud and Deception. People who are disadvantaged, undereducated, and unsophisticated are easily fooled by fast-talking salesmen, "fine print" contracts, flattery, "switch and bait sales", misrepresentation, and unenforceable verbal promises. In addition, most do not have ready access to legal assistance and are often intimidated by the thought of legal proceedings. Fraud and deceptive practices are frequent in poor areas and are always costly to the consumer. The Legal Service division of OEO reports a substantial percentage of consumer complaints in their caseloads.

6. Legal Exploitation. Linked to the fraud and deceptive practices in every slum area are the collection mechanisms of the credit laws. Although some communities have laws designed to protect the debtor from unfair practices by creditors, many of these laws must be enforced through legal process, which effectively deprives the poor consumer of any protection at all. In addition, many of these laws can be and are regularly circumvented by clever merchants and sharp lending institutions. Furthermore, established safeguards for the debtor in wage garnishment and repossession actions are sometimes violated even by local officials.

7. Inability to Create Choice. All of these conditions deprive the individual low-income consumer of meaningful choices—where to live, where to shop, where to borrow, how to get to better stores. In short, he lacks the power of choice. If slum area prices are too high he cannot simply withdraw his patronage, for where else can he go?

The poor have become poor and remain so because there are usually no options available to them.

PROCUREMENT PREFERENCE

Pursuant to Defense Manpower Policy No. 4 of the Office of Emergency Planning preference is being given in the placement of Federal contracts and facilities to sections of concentrated unemployment of underemployment and areas of persistent or substantial labor surplus.

Preference also will be extended to firms in or near such areas provided they agree to employ in the performance of such contracts a proportionate number of disadvantaged persons residing within the classified sections who have been identified or referred to the employer by a State Employment Service or constituent local office of the U.S. Employment Service.

CAP NEWSLINE **CONSUMER ACTION**

CREDIT UNIONS AND HOW THEY GROW

There are at present 230 credit unions affiliated with Community Action agencies, 92 of which are OEO-funded. Under two contracts, one with the Bureau of Federal Credit Unions and the other with CUNA International, formerly the Credit Union National Association, technical assistance is provided for the purpose of equipping OEO-related credit unions with some degree of expertise.

The rapid growth of these anti-poverty credit unions has proven a mixed blessing for CUNA which provides CAAs and credit unions with various forms of technical assistance. Funding, CUNA reports, is a challenge for its five regional technical assistance specialists. They are finding it necessary to work out with credit union and CAA staffs methods of using funds that respect the need for credit unions to operate on their own.

CUNA believes that CAAs must inform themselves more thoroughly about credit union activities because their role in consumer programs provides the impetus for change in the ghetto marketing system. The credit union should be regarded not just as an alternative to the loan shark on the problems of high interest credit but as a catalyst for significant changes in the low income neighborhood.

Although CAAs should recognize the union's wish to operate independently, they must provide more guidance and assistance. Because regional office personnel are often uninformed of credit union projects in the CAAs, not much help is forthcoming from them. CUNA's specialists found little progress in the development of related money services because CAA staffs have neither the time, personnel, experience, or motivation to work with credit unions. Although a few unions provide money order and check cashing services and are helping to establish buying clubs, most are too busy struggling for existence to consider added services.

Generally speaking, the employed resident has to be sold on the idea that the credit union is a community endeavor and not specifically a credit union for "them" (synonyms being black, destitute, welfare recipients, small farmers). While credit unions are helping through the loans they make, the money they mobilize, the financial responsibility they instill, and the training they provide, they do not generally reach the poor simply because successful unions must lend to people who can guarantee repayments.

Capital loans at low interest rates are needed in all credit unions because they provide immediate assistance. Capital loans to low-income credit unions are the determining factors in providing money and money-related services to the poor. Credit union services to low-income groups are essentially worthless unless capital is available.

Since loan demands exceed mobilization capital, seed capital is needed although a better method would be an emergency loan program operated by the credit union or CAA to provide the low-income community with low cost loans and their own yield on investment could be guaranteed.

This need for initial capital has been expressed by many credit unions and consumer action programs. The Consumer Action Program of Bedford-Stuyvesant and Action for Boston Community Development have both suggested the possibility of putting security deposits on rents and utilities into credit unions, thereby accommodating the landlords and companies while simultaneously earning interest for the consumer.

OEO CONSUMER ACTION PROJECTS

OEO has funded, under its Research and Demonstration Program, six Consumer Action Demonstration projects through which it is seeking to organize, educate, and activate the low-income consumer by such means as credit unions, buying clubs, clothing marts, comparison shopping surveys and negotiations with exploitative merchants.

One such project, the **Institute for Rural Development,** is serving 17 counties in rural Ohio. Farming, handicraft, and consumer cooperatives are being organized on a community-wide basis. County-wide consumer councils were created to enable the low-income population to have an impact on this program and formulate their own projects which in turn seek to develop self-sustaining institutions capable of carrying on the consumer program once the demonstration stops.

The Pilsen Neighbors Community

Council in Chicago is a three-part program. One component, the Pilsen Area Cooperative Organization, maintains through 15 buying clubs continuing contact with neighborhood residents. In the past eight months these clubs together have become one of the largest buying units in the country—1200 families buying, packaging, and distributing 21,000 pounds of food worth $3,141 at wholesale, one day per week, using 40-50 volunteers saving the community $1,705 and earning $431 to be spent for community activities.

A Discount Cooperative has been organized to buy at wholesale by buying in volume. The Coop will handle furniture, appliances, automobiles, insurance, drugs, and various other items.

A credit union provides such services as loan counselling, debt reduction, budgeting, and family counselling. In the past ten months it has increased its membership to 637, raised its assets from $55,000 to $200,000 and made 527 loans totaling for $233,447 in contrast to $300,977 for the previous three years. A new feature of the credit union will be a plan to set aside three per cent of its total assets into a revolving emergency loan fund for specific use of residents suffering from bad credit ratings due to poor health, job loss, or dispute with a merchant.

The Tulsa Economic Opportunity Task Force, Inc., a Community Action Agency, last year initiated a comprehensive consumer action program, Choice for Tulsa. The target area is currently divided into thirteen sub-targets, each having an Area Board comprised of representatives from neighborhood councils. Under the leadership of a Consumer Services Specialist four consumer aides are organizing community interest and involvement by initiating buying clubs, discount coops, and enlisting support for a credit union which now has 1984 members and $80,000 in assets.

Each of the neighborhoods represented in the credit union has its own loan committee, thereby giving the efficiency and strength of a large organization while providing local neighborhood decision and identification. The union's staff includes a financial counselor, debt-reduction and central services specialists, and a borrower's representative who presents the low income consumer's point of view to agencies, government departments, financial institutions and business in a manner which will take account of the very practical day-to-day problems of living with poverty.

The Watts Labor Community Action Committee was set up in Los Angeles specifically to determine if a totally indigenously organized and operated comprehensive consumer action program could successfully meet the consumer needs of low-income areas.

The consumer action program covers twenty neighborhoods and focuses on twenty Vest Pocket Parks built by the Committee's Conservation Corps.

Project components include comparative shopping tours, drug buying cooperatives, programs of cooperative property maintenance and block improvements, neighborhood laundromats, sewing classes, and care and repair of appliances. Twenty Community Counselors, each assisted by Neighborhood Youth Corpsmen, are organizing Neighborhood Councils and buying clubs and are building memberships in the Watts Labor Community Credit Union which offers family financial planning, debt reduction, and consolidation counselling. The goal of the credit union is to demonstrate that the above services, intertwined and operated through the Consumer Action project can provide low-income residents with advantages comparable to those in middle-income areas. These advantages are increasingly providing a choice in the market place of services, credit, and goods, as well as increasing consumer sophistication; and strengthening the economic bargaining power of Watts residents.

The Bay Area Neighborhood Development Foundation in San Francisco was OEO's pioneer effort in the field of consumer action. In each of its target areas BAND organized a local Consumer Service Center under the direction of the Consumer Action Council, composed of fifteen to twenty target area residents.

Effective action was taken by the councils in fraud investigation, active tenant programs of inspection and code enforcement, a Food Stamp Program, the formation of credit unions, and the use of media as an educational tool.

Another program, **Consumer Action for Bedford-Stuyvesant, Inc. (CABS Corp.),** has one of the fastest-growing low-income credit unions in the country. Started in November, 1967, it has over 707 members, $41,737 in shares, $55,685 in assets, and over 257 loans with no delinquencies. It has obtained deposits on terms which do not threaten community ownership from the National Council of Churches and several New York philanthropists. For those who have accounts, a revolving fund of $1000 is available to cash checks, including welfare remittances.

Working with the Small Business Administration and Kingsboro Community College, CABS created a course in business management attended by 56 community residents. It also organized and sponsored a Merchants' Cooperative of Small Store Owners which will pool food orders and improve management. Periodic comparison shopping tours were also instituted.

THE LOW INCOME CONSUMER AND TRANSPORTATION PROBLEMS

Recently various low-income consumer action groups and OEO-funded Consumer Action Demonstration projects and Emergency Loan programs were surveyed concerning the income level of program participants, the age and quality of their cars, the various uses to which they were put, their accident records, and the difficulties encountered in obtaining liability insurance. Based on the surveys returned, the following results were obtained:

55% earned approximately $3,000, 38% falling below that figure and 7% above.

30% owned cars over 10 years old, 24% from five to 10 years, 38% less than five years, and 8% one year or less. Four per cent reported their cars in poor condition, 50% fair, 44% good and 2% excellent.

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Cars were most frequently used for transportation to jobs. Difficulty in transportation has been cited on frequent occasions as one of the serious problems affecting the poor and the job picture. 60% in the surveys reported needing a car for transportation, a few among these stipulating on-the-job use. Ten per cent used their cars for recreation, 7% each for family use, for shopping and "getting downtown", 5% for necessities, 4% each for errands and church, and 1% for personal use.

The accident records were negligible, 16% reporting one, 2% two, and 82% no accidents in the past five years. One notable exception had three in the past year.

Difficulty of varying degrees was reported in obtaining liability insurance. In an Emergency Loan Program in Troy, Alabama, 21 out of 76 surveyed reported difficulties. Of the 76 there were 40 with liabilty insurance only, 2 with comprehensive insurance only, 9 with both types, and 26 without any insurance.

In the Walker-Winston County Emergency Loan Program in Jasper, Alabama only 3 of 38 reported difficulties in obtaining insurance, two because it seemed prohibitively high and another due to a previous accident. 17 had either quarterly, semi-annual, or annual premiums with a wide price range—one, for example, paying $33.44 quarterly and another $61 annually. The wide variance is attributable to the Alabama insurance laws which state that if a car is used going to or from work more than three and less than 10 miles the premium is increased 50 percent. If a person owns two cars and insures them both with the same company the premium on each car is reduced 15 percent. The variance is also attributable to the fact that one pays more on frequent installments than on larger or annual ones.

This phenomenon is illustrated by the survey carried out in an Emergency Loan Program covering Atlantic and Cape May counties, New Jersey. Although 17 of the 18 persons surveyed had insurance, those paying on a monthly basis pay more since they are charged on each installment. According to the Loan Program director in this area, comparison between income levels is impossible as rates are based primarily on the accident rate prevailing in the area in which the insured resides. The problem here seems rather to be the expense involved in installment payments.

A Consumer Action Demonstration Project in Tulsa reports that an individual paying his premium semi-annually or annually pays the standard rate but a person paying his premium monthly or quarterly, as poor people do, pays more. For example, a person unable to pay except on a monthly basis for a $64 annual premium may finance his premium at a cost of $10, making his annual premium $74. Another popular method is charging $2.00 for each premium paid as a billing fee, thereby adding $24. Other companies simply charge more without defining a finance charge or administrative billing fee for the privilege of paying monthly.

Although spokesmen for the Oklahome Insurance Commission contend that restricted area blackouts in liability insurance are prohibited, many poor Negroes in the Greenwood area of Tulsa are told bluntly that policies cannot, in fact, be written in their area. The companies practicing this are normally the largest cut-rate agency corporations. Those companies which do not wish to write policies in low-income areas contract with independent insurance agents a safe distance from the area.

The person applying for insurance is subject to an inspection of which he may be unaware. In most cases, his coverage begins at the time of application but may be cancelled, without explanation, within sixty days. Among various factors considered in the Tulsa investigations are personal habits and character but also the applicant's neighborhood and income level.

Much of the discrimination in liability coverage flows from policies and risk factors in other areas. Many insurance companies will not insure below a certain income level.

For migrant workers car liability insurance at regular rates is out of the question since they have no permanent address. The cost of acquiring the policy initially prohibits the issuance of liability insurance on a one-time basis at present average rates. Obtaining insurance is not so difficult for permanent resident farm workers although many are either unaware of how and where to obtain it or feel that the cost is prohibitive. Of 100 migrant workers surveyed by the United Farm Workers Organizing Committee only five percent had accident records.

A report presented by the staff of the House Judiciary Anti-Trust Subcommittee, **Automobile Insurance Study,** can be obtained from the U.S. Government Printing Office, Washington, D.C. 20402 for $.60.

CAP NEWSLINE

HEALTHRIGHT

WHERE THE ACTION IS— NEIGHBORHOOD HEALTH CENTERS

One-door, family-oriented Neighborhood Health Centers will soon be delivering medical care to the poor in 51 urban and rural areas throughout the country. By midsummer, 37 health centers were operational and more were coming into being. At the same time, from across the country, about 200 communities had applied for assistance in development of centers of their own. That's the way the action goes!

In addition to providing quality comprehensive health care, the Centers create new opportunities for meaningful relationships among those who receive services. Neighborhood residents sit on advisory councils, insuring that the Centers are responsive to neighborhood needs. And local folks who need work are trained for various jobs leading to new careers in the health field. Through these employees, and through the neighborhood participation in decision-making, the Centers are linked to the community in an immediate and compelling way.

The Neighborhood Health Center Program is attracting the cooperation of an ever-increasing number of health institutions. For example, nine medical schools are administering Centers, 25 more are participating in approved Healthright programs, and about 30 other medical schools will take part in projects that are yet in the developmental stage. In addition, medical societies, group practices, health departments, and civic and professional organizations are among those contributing to the further growth and widening scope of these projects.

"Meet Me At The Fair"

For the opening of the main Center of the OEO-funded Neighborhood Medical Care Demonstration at New York's Montefiore Hospital, local residents stirred up a public fair . . . a Health Fair . . . that they themselves could stage. They arranged special booths and displays related to health care, tours of the new center, folk singing and gymnastics. Elation was the mood among those who saw an end to their long wait for the basic human Healthright.

The new Neighborhood Health Center will provide high quality, comprehensive care to more than 35,000 poor residents of the Morrisania area in southeast Bronx. Located in a five-story building that had been a warehouse before renovation, the center is a modern, air-conditioned health care facility with attractive waiting rooms decorated with art works provided by community residents. Fully equipped with private examining rooms, a laboratory, X-ray and other diagnostic facilities, the Center also offers an attractive playroom for children.

Health services for a segment of the community have been available through the Bathgate Health Center — also funded by OEO and operated by Montefiore Hospital. Now becoming a satellite of the new Center, Bathgate demonstrates how much can be done by communities—while they wait for fully comprehensive services. Since its opening in a converted five and dime store in June, 1967, Bathgate has provided diagnostic and ambulatory care to a population of 8,000 poor, and has conducted an extensive training program in health careers for residents of the area. Some 65 trainees from this group have been placed in desirable health positions.

Chicago Health Centers On The Move

The North Lawndale Neighborhood Health Center in Chicago was operating in cramped fashion in a storefront facility that was sandwiched in between emporiums of cheap merchandise. This spring, fire swept those stores—and leveled the health center, too. But the undaunted project staff simply pitched right in. They moved the Center down Roosevelt Road, moved in with the local community action agency, and received four times as much space for their 12 fulltime doctors and the rest of the Center staff. Despite the levelling fire, the Center was out of service **FOR ONLY ONE DAY!**

Now, the Center has moved again—into a bright new, modern and well-equipped medical building that was designed and erected for that specific use. Moreover, the old Lawndale name has been changed. Local poor residents are served today in their splendid new Martin Luther King Memorial Neighborhood Health Center.

Also in Chicago, the Mile Square Neighborhood Health Center has been expanded and improved. Besides renovation of their main Center, Presbyterian-St. Luke's Hospital has purchased another building near it. The Mile Square Center's OEO funding has been increased by $300,000 to permit renovation of the new building, too. It had been a stereo-tape cartridge factory, but it is opening now as the **dental clinic** of Mile Square. Praise and encouragement for this neighborhood attack against health problems of the poor has been voiced by U. S. Senator Charles Percy who personally inspected Mile Square Center.

As Great Oaks From Acorns . . . .

Accompanying Dr. Joseph English, OEO's Assistant Director for Health Affairs, on a visit to Denver's Neighborhood Health Center recently was Eric Hager, the doctor's administrative aide at OEO headquarters. Here is Mr. Hager's account of a tremendous achievement he uncovered:

"Assigned to the skid-row section of Denver, as aides to Judge William Burnett who leads that city's alcoholic rehabilitation program, were two VISTA volunteers. They are Jack McGhie of Tucson, Ariz., and Steve Gold of South Hadley, Mass.

"By moving right into skid-row, Steve and Jack learned what it is really like. Day after day, walking the streets, meeting and talking with alcoholics, this pair of volunteers learned how they really suffer. So, the two VISTAs felt they had to start something that could break the endless cycle of skid-row's drunkenness and poverty—the cycle of arrest—jail—and alcohol.

"Jack and Steve started by meeting the men as they were released from jail, by befriending them, lining up jobs, or just talking out problems. As the VISTAs gained understanding of the complexities of the alcoholism problem, they came up with the vision of a Social Brokerage Center, a ready clearing house for necessary services, as the most effective response to the problems of Denver's alcoholism victims.

"Without experience in alcoholism and its treatment, Jack and Steve began by identifying the needs as they saw them, on the skid-row street. They found that "a place to go", that was not a bar, was of prime importance. Without such a dry sanctuary, the social pressures driving poor men to drink were both frightening and amazing.

"Secondly, the VISTAs felt, many of the alcoholics could shake their problems if they received just a little help at the right time. They would need busfare to get to a job, a clean shirt, a visit to a doctor.

"Steve and Jack began to construct a program, working right from the streets of Denver, from skid-row, building back through the Denver Department of Urban Renewal, to the Colorado State Health Department, to Denver University and the University of Colorado, **and to OEO in Washington!**

"They arranged an uncommon degree of local, state and federal coordination. And they asked Denver's OEO-Neighborhood Health Center to extend back-up health care for the Social Brokerage Center approach to aid for alcoholics. The Neighborhood Advisory Council of the Health Center agreed to do it. And they applied to OEO in Washington for an 'add-on grant' to help support this exciting new concept for alcoholics.

"Jack and Steve also went to work raising money locally for their project. Along with the supplemental grant OEO has made to the Health Center, the $15,000 the VISTAs raised locally has enabled a very new and different center, for alcoholics, to make a substantial impact on the problem of poverty and alcoholism in Denver."

Togetherness In Family Planning

Public and private cooperation and coordination has emerged as an urgent and readily recognized need in family planning programs designed for the country's poor. A dynamic response to that need was evident in the series of meetings in the seven OEO regions this year. More than 100 persons attended each of those family planning conferences.

The conferees included OEO Family Planning Project directors, education supervisors, neighborhood workers, medical personnel, and poor patients. As always, officialdom was well represented. But the spark and thrust of the informal discussions came from physicians, nurses, social workers, educators, clergymen, students and volunteer workers.

Dr. Gary D. London, Director of the Family Planning Program, Office of Economic Opportunity, keynoted each conference with emphasis on OEO's concern for individual desires and rights—and for the provision of services which guarantee those rights.

"Because of similar concerns," he said, "local communities entered into the field of family planning, through their Community Action Agencies. They recognized the relationship of family size and child spacing to all other aspects of poverty. They knew that family planning could help increase family stability, decrease deprivation, and enable a family to break out of the poverty cycle. They were convinced that every individual should have the knowledge and means to choose and reach his goals. With characteristic Community Action philosophy, the entire community became involved . . . not just recipients, but professional groups, local and state agencies, and private resources."

Today, more than 130 Family Planning projects are funded by OEO with a variety of sponsors, all responsive to the needs of the poor. Their centers range from small storefront facilities with part-time employees and volunteers to university-sponsored and hospital-based clinics; from mobile units that travel rural areas to highly sophisticated urban Family Planning Centers. Everyone concerned is working together, for the family planning *Healthright*.

A positive step in the necessary cooperation and coordination is the Joint Data Collection program that was launched for field tests this summer. It was developed by the Office of Economic Opportunity, the U. S. Department of Health, Education and Welfare, and Planned Parenthood. Its use will provide national statistics on family planning patients—by age, income status, residency, methods employed and results obtained; at the same time giving a more accurate picture of unmet needs.

CAP NEWSLINE

LEGAL SERVICES

MICHIGAN PASSES TENANTS' BILL OF RIGHTS

The Michigan legislature—with strong support from an OEO Legal Services Project—made history this summer by enacting what amounts to a bill of rights for tenants.

The precedent-shattering legislation, of major importance to the poor, would not have passed if it had not been for 18 months of hard work by an OEO-funded CAP/Legal Services Program at the University of Detroit Law School. The OEO project drafted the legislation, had it introduced, and supported the package of tenants' rights and housing code enforcement laws.

The new Michigan laws represent the first substantial change in 1,000 years in the landlord-tenant relationship under Anglo-American law, according to Philip Colista, director of the OEO-funded Urban Law Program at the school. Existing landlord-tenant law confers virtually no rights upon the tenant, a situation that weighs most harshly against the poor.

The bills were sponsored by the Republican state administration and signed into law by Governor George Romney in late July.

The new laws:

—Make code enforcement a civil rather than a criminal matter and enable tenants to take court action themselves to obtain enforcement rather than having to rely on the city government to do so. Tenants had no such rights before. In the past in Michigan, as elsewhere, the codes have not been effectively enforced. The tenant now can use a variety of legal steps including injunctions, authorized repair by the city with a lien put on the property for the cost, appointment of receivers to make repairs, and withholding of rent in an escrow fund for repairs.

—Require that every lease contain a pledge by the landlord that the premises are fit to live in upon rental and that they will be kept in that condition. For the first time, this gives the tenant a cause of action if the landlord fails to comply with the covenant.

—Provide that tenants may not be evicted in retaliation for exercising lawful rights—such as reporting code violations to the government. Tenants may not be evicted from public housing except for cause—such as repeated failure to comply with public housing regulations. In the past, the private landlord's right to evict a tenant was absolute and the tenant could raise no defense. Public housing tenants were subject to eviction without cause.

—Create a Board of Tenants Affairs for public housing in Detroit. Half of the board would be made up of public housing tenants and half would be appointed by the city. Half of those named by the city would be from project neighborhoods. The board could veto rules and regulations of the local housing commission and act as a binding board of review on decisions by the commission on evictions, rent increases and other matters.

NEW DIRECTOR TAKES OVER LEGAL SERVICES

Burt W. Griffin, who made an outstanding record as director of the Cleveland Legal Aid Society, is the new director of the OEO Legal Services Program.

He replaced Earl Johnson Jr., who left the OEO July 1 to become a Russell Sage Fellow at the Center for Law and Society at the University of California in Berkeley.

Johnson plans to write a book about the Legal Services Program. He has been with Legal Services since it was launched in OEO in 1965, first as deputy director and then as director since 1966.

In announcing the appointment, Bertrand Harding, acting director of OEO, said,

"Burt Griffin has demonstrated his considerable talents by operating one of the best Legal Services Programs in the country. The Cleveland program has become deeply involved in the poverty community and has earned a reputation as an effective advocate for the interests of the poor."

CAP NEWSLINE

HEAD START

A SUMMER PROGRAM FOR THE DEAF— A HEAD START FIRST

Rooms full of cameras? Screens? Projection equipment? Tape recorders? Headphones? Children gasping out vowels, consonants? Children taken to the zoo and afterward spending weeks and weeks struggling to utter one word—"monkey"?

Yes, it is a Head Start Center, but the first of its kind in the nation. This is Head Start for 40 pre-schoolers in Arkansas, born into poverty and affilicted with deafness.

And mute because of their deafness.

Arkansas, fortunately for its deaf-mute children, is a state with vast concern for their problems. The Arkansas School for the Deaf in Little Rock is one of only 10 accredited deaf schools in the country. It was ready and eager this summer to pioneer a Head Start program for 40 deaf children from low-income families throughout the state.

The School has always accepted 4-year old pre-schoolers, children from every income level, for deafness is an affliction with little or no respect for money. It frequently strikes children because of the RH factor in the mother's blood; because of German measles in early pregnancy; because of spinal meningitis; because of lack of oxygen right after birth; because of cerebral palsy; incubator life and for other as yet mysterious reasons.

The Arkansas School for the Deaf says it takes four years of intensive training to develop enough aural language ability in a deaf child to permit his entrance into first grade.

The question is: Can Head Start shorten that time? It will take years to know the answer. Meanwhile, it was felt, Head Start could make it possible for a group of impoverished children to be enrolled in the School for the Deaf, this fall.

Welfare agencies, the State Health Department, the Arkansas Speech and Hearing Center joined the School for Deaf in choosing the youngsters for the Head Start Project. They came from every part of the state through the auspices of professionals who had "discovered" them and watched their plight from infancy. Screening and testing is necessary as the School requires a 70 decibel rating of deafness for eligibility.

At the outset of the program, all the parents came to the School for several days of orientation, and returned twice more for intensive instruction. As one School official said, "All the parents, without exception, were amazed at what could be done for the deaf and especially **how** it is done. The idea that someday their children would actually be able to speak was almost more than most of them could bear. But they studied the machines, watched us with the film projectors, heard the older children speak and gradually, I think, concluded it wasn't a miracle—it was a speciality. And it was infinite patience."

Regardless of income, one common fault is true of mothers of deaf children, the School remarks. They, again without exception, spoil their handicapped child. It takes the staff a long time to convince parents that they **must** treat their deaf child as normal. "He's only deaf", is the way the staff has to say it sometimes.

The long, arduous climb to the normalcy the world considers normalcy (the ability to communicate verbally) begins with endless drills in making the sounds we call the alphabet. A child lip reads the sounds the teacher makes; he places his hand on her face to learn the vowels and consonants from the vibrations of her voice.

He must be drilled over and over and over again. As sounds are perfected, words are possible and here the world of pictures on film enters as a major device for teaching and learning. Seeing becomes the high road to speaking.

Each activity and excursion of the children is filmed and projected time after time in the classroom.

Seeing himself on the screen, viewing the scenes with their myriad objects, which he actually experienced, pushes a child emotionally to make the connection between self and word—scene and word—objects, one after another and words. It is tortuous but exciting. Through film, a deaf child can put words to happenings, just as those who hear do.

Words can never be learned in a vacuum. By using projectors in the classroom the deaf child has the world continously with him and before him and he can take his needed time to make the language connections.

For 38 of the 40 low-income preschoolers in the Head Start program, this daily grind toward total normalcy will continue this fall at the Arkansas School for the Deaf. They have been accepted for enrollment and the conclusion of the staff is that they are indeed a whole semester ahead of their 4-year old classmates who will enter the school for the first time in September.

The summer staff was carefully planned and large—large enough to accomplish the objectives of the program in the short span of 8 weeks. It included 3 trained and experienced teachers, proficient in working with the deaf; 3 teacher aides who had completed special training; 8 College Work Study Program students who had worked with handicapped children previously; 3 experienced housemothers; 2 registered nurses, 2 directors who are supervisors of teacher activties for the regular Deaf School staff; 4 Neighborhood Youth Corp members; bus drivers trained in handling deaf children; maintenance men of the regular school and the parents of the children who were on a voluntary service basis, lived in the dormitories and assisted where they were needed.

Governor Winthrop Rockefeller, in praising the ingenuity of Glen Jermstad, OEO director; Burney Whitfield, Head Start director, and Roy Parks, superintendent of the Deaf School in initiating the program, said, "Arkansas initiative in this and other educatonal endeavors may well lead other states to follow our example."

That 14 million rural Americans have been left behind, consigned to poverty and destitution should be reason enough for action.

—THE PEOPLE LEFT BEHIND

A CHANCE TO STAY ON THE FARM

From Selma, Ala., to Chicago or any city out of the rural south, the young have left the rich earth of black belt Alabama. Going to Chicago, or New York, or Los Angeles—anywhere away from the farm where there's the possibility of a job.

The youth of the area know there's no future for them at home.

The land is left to their younger brothers, smaller than they should be because they can't afford a dime a day for a well-balanced school lunch; and to their parents, who are finding that a lifetime of field work and no medical attention is catching up with them.

In this part of Alabama, families are falling apart. As long as the able-bodied are not on the land, no profit can be made. And unless there's the hope of making money, those able to work won't stay with the land.

In a ten-county region of southwset Alabama this cycle may be broken. The young Southwest Alabama Farmers Cooperative Assn. (SWAFCA) wants to again bring the farmers a profit and return their pride. If they succeed, they may be able to slow migration out of the area.

Their motive is not a provincial sentimentalism. They know that those who have grown up on the land, with a poor education, have little chance of succeeding against tough competition in the industrial cities. They think that, with a bit of help, the land can produce a living, and life will be worth staying for SWAFCA is less than two years old, but it has already given its 1800 members hope for the future. "SWAFCA is the finest thing," says one farmer with 150 acres who plants okra and peas.

The program is a multi-faceted one to wring more out of the land. It is based on the cumulative result of several changes:

- If several crops can be grown on a plot that is now yielding one; if improved planting methods, seeds, fertilizers and insecticides can increase production; if additional care can result in higher quality produce that brings a premium price; and if these vegetables can be sold by the co-op to large producers, relieving the small farmer of the responsibility to sell his crop quickly, whatever the price, before it rots.

- If all this can be done, some of the youths of Lowndes and Dallas and Hale counties won't have to migrate to the city slums. Their parents won't have to suffer declining health simply because there is no money to pay doctors' bills. The ten-cent school lunch will no longer be out of reach.

The members of SWAFCA think they can create a brighter future. Life will be a bit better next year. And better the year after that. Gradually the farmers will begin to pull themselves out of poverty.

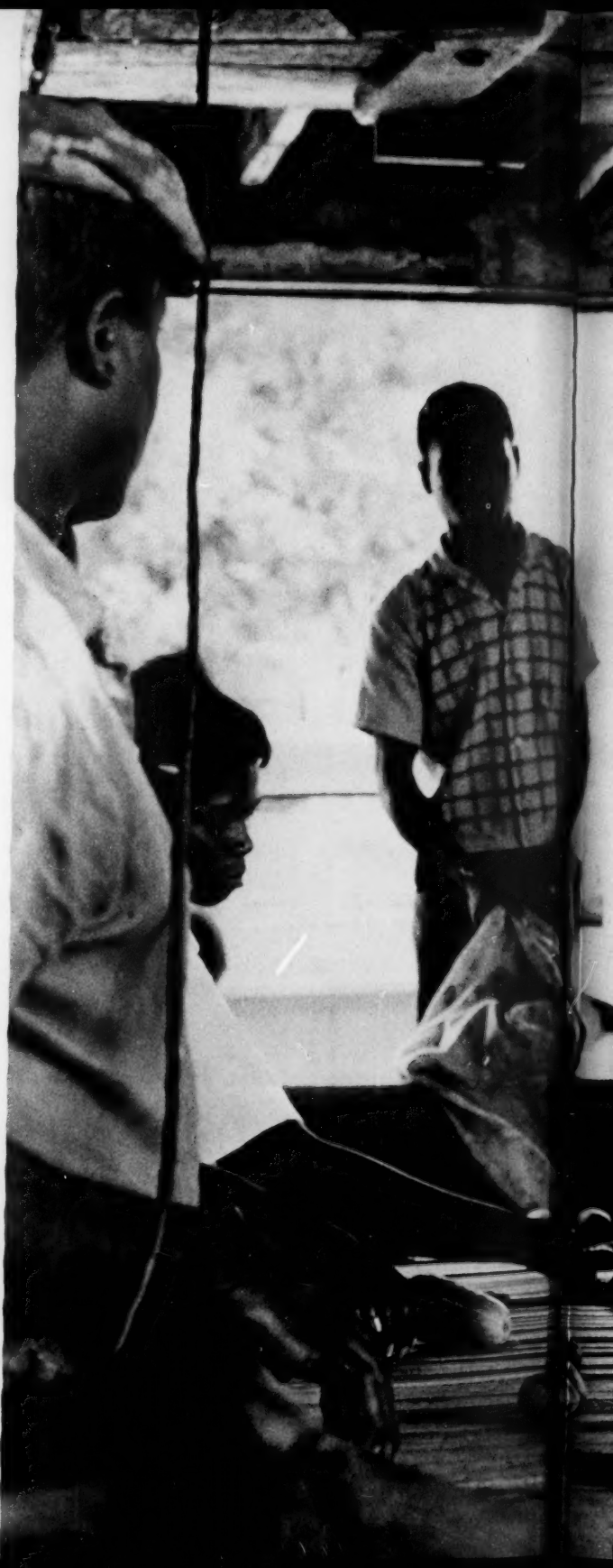
The cucumber crop, one of the staples of the region, was less than a smashing success this year. A two-month drought resulted in a crop only one-fourth of what was harvested in 1967.

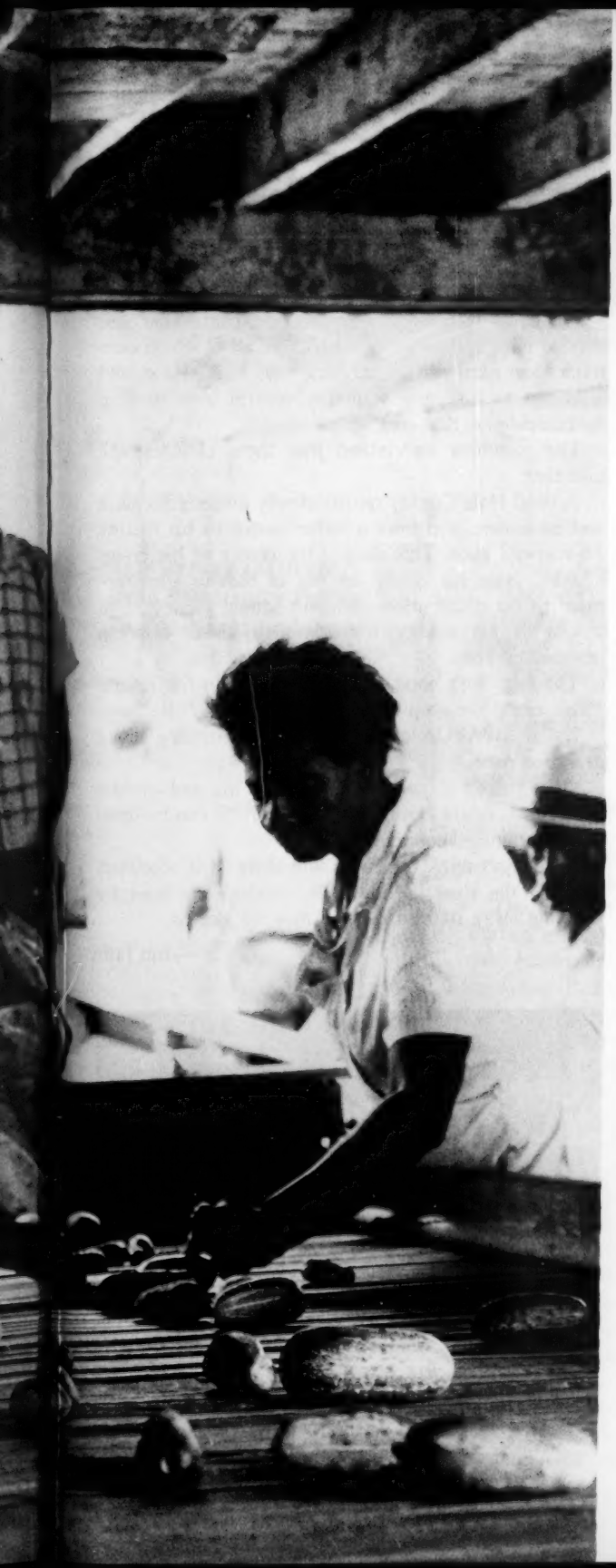
SWAFCA can't tamper with the weather, but this year's failure won't be duplicated again. Members learned that one of their experimental seeds, Pixie, needs irrigation to survive.

"It cost us to learn, but that's how you learn," says William H. Harrison, chairman of the co-op's board of directors.

Ultimately they'll find a seed that flourishes with less water.

When this discovery is made, the SWAFCA field representatives in the ten counties involved will dis-





tribute the new seed to all co-op members. Similarly, when better fertilizers or insecticides are found, the members will get them. And the old planting methods are being replaced with more scientific agriculture as the field reps teach the new techniques to the farmers in their regions.

The going has been slow. Land leached of plant nutrients cannot be made to blossom overnight. Progress could be accelerated if the co-op could concentrate on their mission and not have to spend their time defending the enterprise. But they cannot.

"The opposition keeps you from doing the job that should be done," says Harrison, who must devote part of his time to answering the continuing attacks. When SWAFCA tried to upgrade the quality of produce, an older local buyer hurt the effort by paying the same price for lower quality vegetables.

But SWAFCA will succeed eventually, says Ben Fink, who directs the co-op's marketing. "They cannot maintain their looseness in quality and stay alive," he says.

"If we have the quality, that's the only thing that matters," Fink adds. He has buyers waiting for a larger, better crop.

Fink is trying to add discipline to crop production. Recently he declared that the county field representatives who received the produce would be responsible for its quality. If it does not measure up to buyer standards, he said, the purchase price would come out of the agent's salary.

The farmers ways are old ones, but they are willing to change.

"What's good for SWAFCA is what I want," says Joe Johnson, former SWAFCA board chairman who offers a typical view of the small farmer's plight. He pays more than $100 a year to rent 15 acres of land. His wooden house sits on stilts while wadded newspaper patches try to keep the wind from whistling through. There were once eight Johnson children around the house. They've all gone to the cities. They'd like to return if there was work.

Johnson's house is off a dirt road. When he helped govern the co-op he had to walk across several other fields until he came to a paved road and then hope he would succeed in hitching a ride to the meeting.

He is enthusiastic about SWAFCA because he knows that his land could blossom. Some SWAFCA members have made several hundred dollars from a single acre of cucumbers. Perhaps his land can be improved to this point.

This loyalty was shown by members reactions when the local buyer tried to compete with SWAFCA this year. While it would have been more convenient to

deliver their entire crop to this merchant, many chose instead to go to SWAFCA first, selling outside only those vegetables that did not meet SWAFCA standards.

As the quality improves, SWAFCA will gain other marketing advantages. Already there are central buying sheds in each of the ten counties to receive the crop. Co-op trucks then transport the harvest to markets.

With part of a $595,751 grant received recently from OEO, SWAFCA will buy two "cold rooms," one for Selma and one for Demapolis.

The addition of a packing and shipping center at Demapolis will make it unnecessary to truck vegetables more than 60 miles to Selma from some of the outlying areas before they can be packed for sale.

By removing the "field heat" from the vegetables, the rooms will enlarge the potential marketing area. After being cooled the peas and okra can survive up to ten days in transit without damage.

An earlier OEO grant gave SWAFCA $399,000 to implement its early plans, open and equip an office and buy sorters and sheds. SWAFCA doesn't want to to depend on OEO and should be able to go it alone after the large capital investments are made. When the cold rooms are in operation, this phase will be almost completed.

"If we want to survive, we have to make a lot of changes," says Harrison. Many of these changes do not require much money. Farmers could actually lower their fertilizer needs if they planted legumes and other nitrogen-fixing crops during the winter season when nothing is ordinarily growing.

For a small investment, farmers could switch to snap beans, squash, watermelon and canteloupe and expand their sweet potato production, all of which earn more than okra and cucumbers, says Fink. He would also like to hire a few quality control men to help his campaign in that area.

The members understand that these changes will take time.

A tired Hale County farmer slowly unloads his okra and cucumber crop from a trailer pulled by his rusting 16-year-old auto. This shed is the center of his co-op activity. Here his goods are put in baskets for shipment to the distribution center in Selma. Here he can talk with his county representative about how to improve his crop.

The crop isn't good, but he has faith in the future. "You can't jump up and run at one time," he says.

But if SWAFCA can't run yet, it is striding along at a good pace.

"If we can't show a nice profit at the end of two years, we'd better close up," says Fink, "it can be done with coordinated cooperation."

He doesn't think the co-op will close. If it continues to grow the river to the north, eroding the land by carrying away its best people, may be slowed.

—Jim Jaffe

TELEVISION AS A TRAINING AID

New Jersey Institute Uses Community People To Put Message Across

"Dave, how's your project?"

"O.K.—The group leaders are set and we'll tape the first show Saturday. I had a hangup with the TV producer I'm using as consultant."

"What happened?"

"He was afraid to go into the neighborhoods for the rehearsals. I finally told him to take the plunge or quit."

"What did he do?"

"Took the plunge."

The dialogue was between Dave Parker, a tough, quiet former priest and barrio figure in New York's sprawling Puerto Rican communities, and Barry Passett, the director of the New Jersey Community Action Training Institute. (CATI)

Parker is creating a five-show Spanish language television series which will team commercial television and block leaders to train neighborhood residents in community organization and leadership. It joins a growing list of CATI "firsts" which have established Passett's Institute as a breeding ground for new concepts and approaches in community training. The series was shown on five consecutive Tuesdays over a New York City commercial television station featuring Spanish language programs.

The five TV programs will be made into 16mm films for future use as training instruments throughout the continental United States and in Puerto Rico.

Other "firsts" at CATI include joint training seminars for CAA directors and school superintendents; the establishment of satellite training officers in local CAA's as a built-in training vehicle; and a "train the trainers" program increasing the capacity of resident workers to train their neighbors and co-workers.

More than training concepts have blossomed in CATI programs. A wide variety of materials developed and published by the Institute have won acclaim throughout the nation for imagination, usefulness, and relevance to the problems of the poor. CATI's "Tenant Action Handbook" and "How to Run a Community Action Meeting" have been continuously reprinted as requests reach the Trenton, New Jersey, headquarters from all fifty states.

Much of the Institute's success is based on the exceptional caliber of staff members it draws, and on Passett's own style of using them. Dave Parker is a good example. He first joined CATI as a trainer, spe-

cializing in Spanish-language training programs.

By that time CATI was implementing the first demonstration grant for the use of television in training. Television people said the "amateur" approach wouldn't work. When the lack of a "movement" oriented television expert to head the project became critical, Passett gambled on Parker's flexibility and asked him to produce the show.

The gamble paid off unexpected dividends. Working out of CATI's Jersey City office and operating with neither experience nor caution, Parker sought ideas and help from the neighborhoods. The result: community residents developed script ideas, helped choose actors from their own members, staged rehearsals, and became Parker's production staff and cast. He has recruited 300 neighborhood residents as discussion leaders and is now training them.

"Why define a job's limitations when you haven't seen its potential?" Passett asks. "Our approach is to encourage staffers to carve out their own role."

Operating in tandem with Passett in setting overall goals and pacing project growth is CATI's Deputy Director Greg Simms, a stocky Peace Corps veteran and former concert baritone responsible for many of the training successes enjoyed by the Institute. Simms has an instinctive talent for judging people's abilities which has helped him build a top quality stable of on-call training consultants for CATI. His opinions are strong and often a lightning rod within the organization, as when he singed a proposed action-oriented handbook as "phony soul" for its artificial use of street jargon.

Simms makes a point of keeping CATI close to the action. When a well-mounted community campaign helped the Trenton school board to choose New Jersey's first minority group school superintendent, Simms prompted the Institute to prepare a case study of the fight for publication as a step-by-step guide for community groups facing a similar challenge elsewhere.

Publishing ideas come naturally to the CATI staff, since a good part of the Institute's reputation is based on its high-demand pamphlets and booklets.

"So Who Needs Money to Fight Poverty?", issued in April, 1967, was prophetic of OEO's financial plight. The "CATI News Man" and "Tape" give CAA's practical advice on publishing newspapers and using tape recorders.

Joe Wilkins, an ex-CAA director and OEO staffer, is overseeing CATI's materials activities until he takes his bar exams in February. He has a full schedule.

Some of the more challenging assignments on Wilkin's list include preparation of a handbook for CAA board members, and publication of a series of information kits on such materials as consumer education, legal rights, and the use of local resources. A Trainer's Manual, another CATI first, is ready for distribution.

Backstopping Passett and Simms on major administrative and personnel matters is CATI's Assistant Director Glenn Parker, a labor union transplant with a cool determination to plant seeds of order in the administration jungle. Parker has spearheaded several task force studies of CATI's internal work patterns, and has managed to provide substantial improvements in the organization's planning, budgeting, and evaluation processes.

Passett and Simms both laud Glenn Parker's unique personnel recruitment drive, an effort launched when talent "raids" threatened to deplete CATI's staff. CATI has no formal academic or experience

standards for employment. The recruitment process administered by Parker uses as its hunting ground a wide assortment of civil rights organizations, public, private anti-poverty projects, neighborhood groups, and, naturally, labor unions. The process is thorough, painstaking, and effective. One of its key elements is a group interview of applicants by other staffers, a technique designed to search out individual talents or interests in applicants which training chief or the materials section can use.

The bread and butter of the Institute, television and publishing notwithstanding, remains training. The style of the training staff is a flexible "stay loose and look for the breaks" approach, but patterns have emerged and are generally followed on all training assignments.

The training staff, operating directly under Simms, consists of training teams, headed by a Training Unit Chief. The teams' personnel vary widely in background, as do the Training Chiefs. Emphasis in recruiting trainers is placed on developing neighborhood workers, often hired from recommending CAA's. Newly hired trainers build experience as Training Interns or Associates, later move up to Training Officers charged with program development responsibilities.

Training projects originate from CAA requests, OEO suggestions, and CATI invitations. Usually, discussion of training needs on CAA's are referred to the Training Chiefs, who assign members of their unit to analyze the needs and develop a training program in conjunction with the training sponsor.

Simms has developed a Program Evaluation and Review Technique (PERT) adapted to Training Programs which channels development of programs into a step-by-step planned process reaching from initial assignment to post-training evaluation.

The system calls for tough evaluations of trainer effectiveness and program benefit by the trainees, the training sponsor, and the trainers. The evaluations are scrutinized closely by both Simms and Passett, who often either visit training projects as observers or serve as trainers during key sessions of training programs.

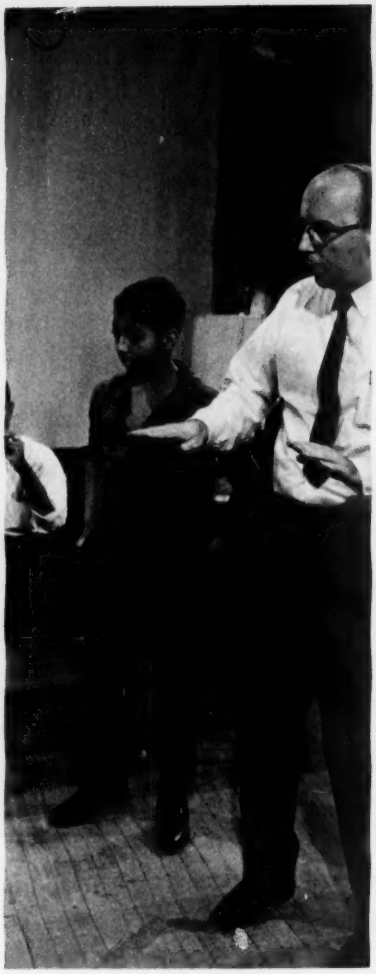
The quality of CATI training was recognized by OEO when that office asked the Institute to expand its activities beyond New Jersey into New York City. The impact of that expansion still has CATI running to catch up with itself.

A major part of the unique quality of CATI activities, strongly underscored by Passett, is caused by the Institute policy structure, a CAA-style Board of Directors involving low income representatives, CAA Directors, and at-large community and agency representatives. Board Chairman since the inception of the Institute is Henry Kennedy, a brass-tacks official from the rubber workers union who is CATI's toughest critic and strongest ally. Kennedy now heads the Citizen Crusade Against Poverty's Newark operation.

Kennedy stays close to CATI's operations, and usually maintains daily communication with Passett. His Board meetings have a courteous but fast-moving style designed to get members fully involved in Board determinations without late adjournment times penalizing members who travel long distances to make the monthly meetings.

CATI's future looks busy. In June, OEO followed up its assignment of Delaware and New York City to CATI with a Training and Demonstration grant from the national office for a series of manuals, booklets, and other materials suitable for national distribution. Included in the grant were provisions for CATI to provide technical assistance to the national office in developing conference planning and implementation techniques, and a program for recruiting CAA directors.

Under the grant, a CATI Task Force is being assembled to provide assistance to training centers all over the country. Al Fleming, an imaginative and aggressive training chief who pioneered many aspects of CAA staff and Board training for CATI, will head the Task Force.



"It's exciting," Passett admits, "to play a national role." He's concerned, however, that in the process of growth and challenge, CATI remain in a close and productive relationship with local CAA's. "I've never had any doubt at all," he notes, "that CATI's strength and creativity is based very much on our direct relationship with the local staff and board members of Community Action Agencies—the people who are on the front line. It's vital to us that we keep that relationship alive and strong."

—Joe Wilkins

The Cultural Chasm

Or, "How social symbols differ between the asphalt and the golf green."

(Ralph Segalman, Associate Professor of Social Work, University of Texas at Austin, has synthesized the communications problem besetting middle-class psychiatrists, psychologists, and social workers in their attempt to reach and help the poor. Original publishers of the chart were the Rocky Mountain Social Science Journal and Harper's. A portion of the chart was used, without attributing it to Dr. Segalman, in an article, "Communications With the Inner City," appearing in the February-March, 1968 edition of "Communities in Action." The chart is reprinted with the consent of Dr. Segalman.)

The concept of . . .	**in middle-class terms stands for . . .**	**but to the lower class is . . .**
Authority (courts, police, school principal)	Security—to be taken for granted, wooed	Something hated, to be avoided
Education	The road to better things for one's children and oneself	An obstacle course to be surmounted until the children can go to work
Joining a Church	A step necessary for social acceptance	An emotional release
Ideal Goal	Money, property, to be accepted by the successful	"Coolness"; to "make out" without attracting attention of the authorities
Society	The pattern one conforms to in the interests of security and being "popular"	"The Man"—an enemy to be resisted and suspected
Delinquency	An evil originating outside the middle-class home	One of life's inevitable events, to be ignored unless the police get into the act
The Future	A rosy horizon	Nonexistent. So live each moment fully
"The Street"	A path for the auto	A meeting place, an escape from a crowded home
Liquor	Sociability, cocktail parties	A means to welcome oblivion
Violence	The last resort of authorities for protecting the law-abiding	A tool for living and getting on
Sex	An adventure and a binding force for the family—creating problems of birth control	One of life's few free pleasures
Money	A resource to be cautiously spent and saved for the future	Something to be used now before it disappears

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